

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Matthew C. Sullivan  
Aimee L. Sullivan  
Debtors

Case No. 17-00670-RNO  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: karendavi  
Form ID: pdf002

Page 1 of 2  
Total Noticed: 54

Date Rcvd: Apr 19, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 21, 2017.

db/jdb  
+Matthew C. Sullivan, Aimee L. Sullivan, 2 Patricia Drive, Enola, PA 17025-1930  
+East Pennsboro Township, c/o JSDC Law Offices, PO Box 650, Hershey, PA 17033-0650  
4887187 AES PHEAA, po box 61047, Harrisburg, PA 17106-1047  
4887192 +CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: capital one bank usa, po box 85015, Richmond, VA 23285-5015)  
4887683 +Credit Acceptance, 25505 West Twelve Mile Rd, Suite 3000, Southfield MI 48034-8331  
4887449 +East Pennsboro Township, c/o James D. Young, Esquire, JSDC Law Offices, PO Box 650,  
Hershey, PA 17033-0650  
4887207 +James Young, Esquire, po box 650, jsdc law offices, Hershey, PA 17033-0650  
4893364 +PHEAA, PO Box 8147, Harrisburg PA 17105-8147  
4887230 +PP&L, 2 NORTH 9TH ST. CPC GENN1, Allentown, PA 18101-1179  
4891409 +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
4887193 comcast, po box 3002, Southeastern, PA 19398-3002  
4887194 credit acceptance corporation, po box 5070, Southfield, MI 48086-5070  
4887201 drayer physical therapy, 5300 derry st. 2nd fl, Harrisburg, PA 17111-3576  
4887203 east pennsboro township, 98 S Enola drive, Enola, PA 17025-2796  
4887202 east pennsboro township, 98 south enola drive, room 103, Enola, PA 17025-2796  
4887204 first national bank of pennsylvania, po box 129, Monroeville, PA 15146-0129  
4887205 +fm oppel, 145 south enola drive, Enola, PA 17025-2712  
4887206 +holy spirit hospital, 503 north 21st st., Camp Hill, PA 17011-2288  
4887208 +jsdc law offices, po box 650, Hershey, PA 17033-0650  
4887209 +law office of michael rathchford, 409 lackawanna avenue suite 3c, Scranton, PA 18503-2059  
4887211 +midland funding llc, 2365 northside drive suite 300, San Diego, CA 92108-2709  
4887214 +orthopedic institute of pa, 3399 trindle road, Camp Hill, PA 17011-2286  
4887215 +peerless credit services, po box 518, Middletown, PA 17057-0518  
4887216 penn credit corporation, 916 south 14th street, po box 988, Harrisburg, PA 17108-0988  
4887217 pennsylvania american water, po box 371412, Pittsburgh, PA 15250-7412  
4887218 +pennsylvania higher education, po box 61017, Harrisburg, PA 17106-1017  
4887219 pennsylvania higher education agen, 1200 north seventh st., Harrisburg, PA 17102-1444  
4887222 pennsylvania state university, student financial services, 108 shields building,  
University Park, PA 16802-1201  
4887228 pinnacle cardiovascular, 1000 n. front st., wormleysburg, PA 17043-1034  
4887231 +seterus, 14523 SW milliken way suite 200, Beaverton, OR 97005-2352  
4887232 seterus inc., po box 11790, Newark, NJ 07101-4790  
4887233 seturus, po box 1077, Hartford, CT 06143-1077  
4887234 seturus inc, 8501 IBM Drive Bldg 201, Charlotte, NC 28262-4333  
4887236 +state collection services inc., 2509 s. stoughton road, Madison, WI 53716-3314  
4887238 +tek collect, po box 1269, Columbus, OH 43216-1269  
4887239 +united collection bureau inc., po box 1116, Maumee, OH 43537-8116  
4887240 us department of education, national payment center, po box 105028, Atlanta, GA 30348-5028  
4887242 verizon, po box 25505, Lehigh Valley, PA 18002-5505  
4887241 +verizon, 500 technology drive, Suite 300, weldon srpings, MO 63304-2225  
4887244 verizon wireless southeast, po box 26055, Minneapolis, MN 55426-0055

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4889154 E-mail/Text: ally@ebn.phinsolutions.com Apr 19 2017 19:22:50 Ally Financial,  
PO Box 130424, Roseville MN 55113-0004  
4887198 E-mail/Text: cio.bncmail@irs.gov Apr 19 2017 19:23:06 Department of Treasury,  
Internal Revenue Service, po box 8208, Philadelphia, PA 19101-8208  
4887220 E-mail/Text: bankruptcynotices@psecu.com Apr 19 2017 19:24:06  
Pennsylvania State Employees Credit, PO Box 67013, Harrisburg, PA 17106-7013  
4887223 E-mail/Text: schesek@pinnaclehealth.org Apr 19 2017 19:23:19 Pinnacle Health hospitals,  
po box 2353, Harrisburg, PA 17105-2353  
4887189 +E-mail/Text: ally@ebn.phinsolutions.com Apr 19 2017 19:22:50 ally financial,  
po box 380901, Bloomington, MN 55438-0901  
4887188 +E-mail/Text: ally@ebn.phinsolutions.com Apr 19 2017 19:22:50 ally financial,  
po box 380902, Bloomington, MN 55438-0902  
4887191 E-mail/Text: ally@ebn.phinsolutions.com Apr 19 2017 19:22:50 ally financial,  
po box 9001951, Louisville, KY 40290-1951  
4887190 +E-mail/Text: ally@ebn.phinsolutions.com Apr 19 2017 19:22:50 ally financial,  
po box 380901, Minneapolis, MN 55438-0901  
4887195 E-mail/Text: bankruptcy\_notifications@ccsusa.com Apr 19 2017 19:24:14  
credit collection services, po box 55126, Boston, MA 02205-5126  
4887196 E-mail/Text: creditonebknotifications@resurgent.com Apr 19 2017 19:22:54 credit one bank,  
po box 98873, Las Vegas, NV 89193-8873  
4887210 +E-mail/Text: bknotices@mbandw.com Apr 19 2017 19:23:56 mccarthy, burgess & wolf,  
26000 cannon road, cleveland, OH 44146-1807  
4887229 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Apr 19 2017 19:41:05  
portfolio recovery services, 120 corporate drive suite 100, Norfolk, VA 23502-4952  
4887235 E-mail/Text: bankruptcy@sw-credit.com Apr 19 2017 19:23:38 southwest credit systems,  
4120 international parkway, suite 1100, Carrollton, TX 75007-1958  
4887237 +E-mail/Text: bankruptcy@sw-credit.com Apr 19 2017 19:23:38 sw credit services l.p.,  
4120 international parkway, suite 1100, Carrollton, TX 75007-1958

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

4887199\* Department of Treasury, Internal Revenue Service, po box 8208,  
Philadelphia, PA 19101-8208

4887200\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: department of treasury, po box 21126,  
Philadelphia, PA 19114-0326)

4887221\* Pennsylvania State Employees Credit, PO Box 67013, Harrisburg, PA 17106-7013

4887224\* Pinnacle Health hospitals, po box 2353, Harrisburg, PA 17105-2353

4887225\* Pinnacle Health hospitals, po box 2353, Harrisburg, PA 17105-2353

4887226\* Pinnacle Health hospitals, po box 2353, Harrisburg, PA 17105-2353

4887227\* Pinnacle Health hospitals, po box 2353, Harrisburg, PA 17105-2353

4887197\* credit one bank, po box 98873, Las Vegas, NV 89193-8873

4887212\* +midland funding llc, 2365 northside drive suite 300, San Diego, CA 92108-2709

4887213\* +midland funding llc, 2365 northside drive suite 300, San Diego, CA 92108-2709

4887243\* +verizon, 500 technology drive, Suite 300, weldon srpings, MO 63304-2225

4887245\* verizon wireless southeast, po box 26055, Minneapolis, MN 55426-0055

TOTALS: 0, \* 13, ## 0

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USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 21, 2017

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 19, 2017 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com  
Gregory S Hazlett on behalf of Joint Debtor Aimee L. Sullivan adlitem@pa.net  
Gregory S Hazlett on behalf of Debtor Matthew C. Sullivan adlitem@pa.net  
James Warmbrodt on behalf of Creditor Federal National Mortgage Association (Fannie Mae)  
bkgroup@kmlawgroup.com  
James D Young on behalf of Attorney East Pennsboro Township jdy@jsdc.com,  
cls@jsdc.com;eaf@jsdc.com  
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 6

**LOCAL BANKRUPTCY FORM 3015-1****IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA****IN RE:**

MATTHEW &amp; AIMEE SULLIVAN

: **CHAPTER 13**: **CASE NO. 1 - 17 -bk- 000670-RNO**: **CHAPTER 13 PLAN**: **(Indicate if applicable)**: ☐ **# MOTIONS TO AVOID LIENS**: ☐ **# MOTIONS TO VALUE COLLATERAL**: ☐ **ORIGINAL PLAN**: ☒ **1st AMENDED PLAN**: **(Indicate 1<sup>ST</sup>, 2<sup>ND</sup>, 3<sup>RD</sup>, etc.)****YOUR RIGHTS WILL BE AFFECTED**

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan

**PLAN PROVISIONS****DISCHARGE: (Check one)**

The debtor will seek a discharge of debts pursuant to Section 1328(a).



The debtor is not eligible for a discharge of debts because the debtor has previously received a discharge described in Section 1328(f).

**NOTICE OF SPECIAL PROVISIONS: (Check if applicable)**

This plan contains special provisions that are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania. Those provisions are set out in Section 8 of this plan. Other than to insert text into the designated spaces or to expand the tables to include additional claims, the preprinted language of this form may not be altered. This does not mean that the Debtor is prohibited from proposing additional or different plan provisions in Section 8. The Debtor may propose additional or different plan provisions or specify that any of the provisions will not be applicable, provided however, that each such provision or deletion shall be set forth herein in Section 8.

**1. PLAN FUNDING AND LENGTH OF PLAN****A. Plan Payments**

1. To date, the Debtor(s) has paid \$ 593.76 (enter \$0 if no payments have been made to the Trustee to date). Debtor(s) shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor(s) shall make conduit payments through the Trustee as set forth below. The total base plan is \$ 35,625.60 plus other payments and property stated in Section 1B below:

Start mm/yy	End mm/yy	Plan Payment	Estimated Conduit Payment	Total Payment
3/2017	2/2022	593.76	0	593.76
			Total Payments:	\$ 593.76

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and the attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding accordingly. Debtor(s) is responsible for all post-petition mortgage payments due prior to the initiation of conduit mortgage payments.
3. Debtor(s) shall take appropriate action to ensure that all applicable wage attachments are adjusted to conform to the terms of the plan.
4. CHECK ONE: ☐ Debtor(s) is at or under median income  
☒ Debtor(s) is over median income. Debtor(s) calculates that a minimum of \$ 1,583.10 must be paid to unsecured, non-priority creditors in order to comply with the Means Test.

**B. Liquidation of Assets**

1. In addition to the above specified plan payments, Debtor(s) shall dedicate to the plan proceeds in the estimated amount of \$ 0 from the

sale of property known and designated as \_\_\_\_\_  
 \_\_\_\_\_. All sales shall be completed by  
 \_\_\_\_\_, 20\_\_\_\_. If the property does not sell by the date  
 specified, then the disposition of the property shall be as follows:  
 \_\_\_\_\_

2. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows: N/A
3. The Debtor estimates that the liquidation value of this estate is \$ 0. (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

## 2. SECURED CLAIMS

- A. Pre-Confirmation Distributions. Adequate protection and conduit payments in the following amounts will be paid by the Debtor to the Trustee. The Trustee will disburse these payments for which a proof of claim has been filed as soon as practicable after receipt of said payments from the Debtor.

Name of Creditor	Address	Account #	Estimated Monthly Payment
NONE			\$ _____
			\$ _____

The Trustee will not make a partial payment. If the Debtor makes a partial plan payment, or if it is not paid on time and the Trustee is unable to pay timely a payment due on a claim in this section, the Debtor's cure of this default must include any applicable late charges.

Upon receipt, Debtor shall mail to the Trustee all notices from mortgagees including statements, payment coupons, impound and escrow notices, and notices concerning changes of the interest rate on variable interest rate loans. If any such notice informs the Debtor that the amount of the payment has increased or decreased, the change in the plan payment to the Trustee will not require modification of this plan.

- B. Mortgages and Other Direct Payments by Debtor. Payments will be made outside the plan according to the original contract terms, with no modification of contract terms, unless otherwise agreed to by the contracting parties, and with liens retained. All mortgage and other lien claim balances survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Contractual Monthly Payment	Principal Balance of Claim
SETURUS MORTGAGE	FIRST MORTGAGE ON PRIMARY residence: 2 Patricia Drive, Enola Pa.	\$ 1,441.00	\$ 162,764.00
ALLY FINANCIAL	purchase money interest in: 2013 dodge durango	\$ 499.00	\$ 16,966.00
ALLY FINANCIAL	purchase money interest in: 2017 chevy malibu maxima	\$ 233.00	\$ 5,352.00
CREDIT ACCEPTANCE	purchase money interest in: 2004 Lexus	\$	\$ 7,167.89

- C. Arrears. The Trustee shall distribute the amount of pre-petition arrearages set forth in the allowed proof of claim to each secured creditor set forth below. If the Debtor or the Trustee objects to a proof of claim and the objection is sustained, or if the plan provides for payment of amounts greater than the allowed proof of claim, the creditor's claim will be paid in the amount allowed by the court.

Name of Creditor	Description of Collateral	Estimated Pre-petition Arrears to be Cured	Estimated Post-petition Arrears to be Cured	Estimated Total to be paid in plan
SETURUS MORTGAGE	FIRST MORTGAGE ON PRIMARY residence:	\$ Per POC	\$ per POC	\$ Per POC
ALLY FINANCIAL	purchase money interest in: 2013 dodge durango	\$ 1,058.81	\$ 0	\$ 1,058.81
CREDIT ACCEPTANCE CORP	purchase money interest in: 2004 Luxus	\$ 2,010.94	\$ 0	\$ \$2,010.94
east pennsboro township	water/sewer lien on primary residence	\$ Per Poc	\$ Per PoC	\$ Per POC

- D. Secured Claims Paid According to Modified Terms. These amounts will be paid in the plan according to modified terms, and liens retained until entry of discharge. The excess of the creditor's claim will be treated as an unsecured claim. Any claim listed as "NO VALUE" in the "Modified Principal Balance" column below will be treated as an unsecured claim. THE LIENS WILL BE AVOIDED OR LIMITED THROUGH THE PLAN OR DEBTOR(S) WILL FILE AN ADVERSARY ACTION TO DETERMINE THE EXTENT, VALIDITY, AND PRIORITY OF THE LIEN (Select method in last column):

Name of Creditor	Description of Collateral	Modified Principal Balance	Interest Rate	Total Payment	Plan* or Adversary Action
NONE		\$	%	\$	
		\$	%	\$	
		\$	%	\$	

**\* “PLAN” INDICATES THAT THE DEBTOR(S) PROPOSES TO AVOID OR LIMIT THE LIEN OF THE CREDITOR IN THIS PLAN. CONFIRMATION OF THE PLAN SHALL CONSTITUTE A FINDING OF VALUATION PURSUANT TO SECTION 506(a). NO ADVERSARY COMPLAINT OR MOTION WILL BE FILED AND THE LIEN WILL BE AVOIDED BY A CONFIRMATION ORDER UPON DISCHARGE. IF THE CREDITOR WISHES TO CONTEST THE AVOIDANCE OF THE LIEN, THE CREDITOR MUST FILE AN OBJECTION TO THIS PLAN. OTHERWISE CONFIRMATION OF THE PLAN WILL AVOID THE LIEN UPON DISCHARGE.**

E. Other Secured Claims. (Including conduit payments)

Name of Creditor	Description of Collateral	Principal balance of Claim	Interest Rate	Total to be paid in plan
NONE		\$	%	\$
		\$	%	\$
		\$	%	\$

F. Surrender of Collateral. Debtor(s) surrenders the following assets to secured creditors. Upon confirmation of the plan, bankruptcy stays are lifted as to the collateral to be surrendered. This provision does not prejudice a creditor’s right to move to lift the stay prior to confirmation.

Name of Creditor	Description of Collateral to be Surrendered
NONE	

- G. Lien Avoidance. The Debtor moves to avoid the following judicial and/or nonpossessory, non-purchase money liens of the following creditors pursuant to Section 522(f) (this section should not be used for statutory or consensual liens such as mortgages):

Name of Creditor	Description of Collateral
NONE	

- H. Optional provisions regarding duties of certain mortgage holders and servicers. Property of the estate vests upon closing of the case, and Debtor elects to include the following provisions. (Check if applicable)



Confirmation of the plan shall impose an affirmative duty on the holders and/or servicers of any claims secured by liens, mortgages and/or deeds of trust on the principal residence of the Debtor to do the following:

(1) Apply the payments received from the Trustee on the pre-petition arrearage, if any, only to such arrearage. If the plan provides for an allowed payment of post-petition arrearages as set forth in Section 2C, apply those payments to only the post-petition arrearages.

(2) Deem the pre-petition arrearage as contractually current upon confirmation of the plan for the sole purpose of precluding the imposition of late payment charges or other default-related fees and services based solely on the pre-petition default or defaults.

(3) Apply the post-petition monthly mortgage payments made by the Debtor to the post-petition mortgage obligations as provided for by the terms of the underlying mortgage note. Late charges may be assessed on post-petition payments as provided by the terms of the mortgage and note.

### 3. PRIORITY CLAIMS

- A. Allowed unsecured claims entitled to priority under section 1322(a) will be paid in full unless modified under Section 8:

Name of Creditor	Estimated Total Payment
DEPARTMENT OF TREASURY 2015 TAXES	\$ PER PROOF OF CLAIM
DEPARTMENT OF TREASURY 2013, 2014	\$ PER PROOF OF CLAIM
	\$





5. **EXECUTORY CONTRACTS AND UNEXPIRED LEASES.** The following executory contracts and unexpired leases are assumed (and pre-petition arrears to be cured in the plan) or rejected (so indicate):

Name of Creditor	Description of Collateral	Monthly Payment	Interest Rate	Pre-petition Arrears	Total Payment	Assume/Reject
NONE		\$	%	\$	\$	
		\$	%	\$	\$	

6. **REVESTING OF PROPERTY: (Check One)**

- ☐ Property of the estate will vest in the Debtor upon confirmation. (Not to be used with Section 2H)
- ☒ Property of the estate will vest in the Debtor upon closing of the case.

7. **STUDENT LOAN PROVISIONS**

- A. Student loan provisions. This plan does not seek to discharge student loan(s) except as follows:

**(NOTE: If you are not seeking to discharge a student loan(s), do not complete this section.)**

Name of Creditor	Monthly Payment	Interest Rate	Pre-petition Arrears	Total Payment
NONE	\$	%	\$	\$
	\$	%	\$	\$

8. **OTHER PLAN PROVISIONS**

- A. Include the additional provisions below or on an attachment. **(NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)**

100% unsecured proof of claims---ALL STUDENT LOAN OBLIGATIONS SHALL BE PAID OUTSIDE OF THE CHAPTER 13 PLAN OF REPAYMENT.

**9. ORDER OF DISTRIBUTION:**

Payments from the plan will be made by the Trustee in the following order:

Level 1:	TRUSTEE FEES
Level 2:	ATTORNEY FEES
Level 3:	PRIORITY CLAIMS
Level 4:	SECURED ARREARAGE
Level 5:	UNSECURED CLAIMS
Level 6:	
Level 7:	
Level 8:	

If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:

Level 1:	Adequate protection payments.
Level 2:	Debtor's attorney's fees.
Level 3:	Domestic Support Obligations.
Level 4:	Priority claims, pro rata.
Level 5:	Secured claims, pro rata.
Level 6:	Specially classified unsecured claims.
Level 7:	General unsecured claims.
Level 8:	Untimely filed unsecured claims to which the Debtor has not objected.

**GENERAL PRINCIPLES APPLICABLE TO ALL PLANS**

All pre-petition arrears and cramdowns shall be paid to the Trustee and disbursed to creditors through the plan.

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor. Claims filed after the bar date that are not properly served on the Trustee will not be paid. The Debtor is responsible for reviewing claims and filing objections, if appropriate.

Dated: 4/5/2017

GREGORY S. HAZLETT, ESQUIRE

Attorney for Debtor

MATTHEW SULLIVAN

Debtor

AIMEE SULLIVAN

Joint Debtor